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NOTICE OF ALLOWANCE AND FEE(S) DUE

20322   7590   09/16/2008

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PHOENIX, AZ 85004-2202

EXAMINER
AKINTOLA, OLABODE

ART UNIT	PAPER NUMBER
3691	

DATE MAILED: 09/16/2008

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/712,743	11/14/2000	Roberta L. Patnode	49335.0400	9259

TITLE OF INVENTION: SYSTEMS AND METHODS FOR CREATING FINANCIAL ADVICE APPLICATIONS

APPLN. TYPE	SMALL ENTITY	ISSUE FEE DUE	PUBLICATION FEE DUE	PREV. PAID ISSUE FEE	TOTAL FEE(S) DUE	DATE DUE
nonprovisional	NO	$1440	$0	$0	$1440	12/16/2008

**THE APPLICATION IDENTIFIED ABOVE HAS BEEN EXAMINED AND IS ALLOWED FOR ISSUANCE AS A PATENT.
PROSECUTION ON THE MERITS IS CLOSED. THIS NOTICE OF ALLOWANCE IS NOT A GRANT OF PATENT RIGHTS.
THIS APPLICATION IS SUBJECT TO WITHDRAWAL FROM ISSUE AT THE INITIATIVE OF THE OFFICE OR UPON
PETITION BY THE APPLICANT. SEE 37 CFR 1.313 AND MPEP 1308.**

**THE ISSUE FEE AND PUBLICATION FEE (IF REQUIRED) MUST BE PAID WITHIN THREE MONTHS FROM THE
MAILING DATE OF THIS NOTICE OR THIS APPLICATION SHALL BE REGARDED AS ABANDONED. THIS
STATUTORY PERIOD CANNOT BE EXTENDED. SEE 35 U.S.C. 151. THE ISSUE FEE DUE INDICATED ABOVE DOES
NOT REFLECT A CREDIT FOR ANY PREVIOUSLY PAID ISSUE FEE IN THIS APPLICATION. IF AN ISSUE FEE HAS
PREVIOUSLY BEEN PAID IN THIS APPLICATION (AS SHOWN ABOVE), THE RETURN OF PART B OF THIS FORM
WILL BE CONSIDERED A REQUEST TO REAPPLY THE PREVIOUSLY PAID ISSUE FEE TOWARD THE ISSUE FEE NOW
DUE.**

HOW TO REPLY TO THIS NOTICE:

I. Review the SMALL ENTITY status shown above.

If the SMALL ENTITY is shown as YES, verify your current
SMALL ENTITY status:

A. If the status is the same, pay the TOTAL FEE(S) DUE shown
above.

B. If the status above is to be removed, check box 5b on Part B -
Fee(s) Transmittal and pay the PUBLICATION FEE (if required)
and twice the amount of the ISSUE FEE shown above, or

If the SMALL ENTITY is shown as NO:

A. Pay TOTAL FEE(S) DUE shown above, or

B. If applicant claimed SMALL ENTITY status before, or is now
claiming SMALL ENTITY status, check box 5a on Part B - Fee(s)
Transmittal and pay the PUBLICATION FEE (if required) and 1/2
the ISSUE FEE shown above.

II. PART B - FEE(S) TRANSMITTAL, or its equivalent, must be completed and returned to the United States Patent and Trademark Office
(USPTO) with your ISSUE FEE and PUBLICATION FEE (if required). If you are charging the fee(s) to your deposit account, section "4b"
of Part B - Fee(s) Transmittal should be completed and an extra copy of the form should be submitted. If an equivalent of Part B is filed, a
request to reapply a previously paid issue fee must be clearly made, and delays in processing may occur due to the difficulty in recognizing
the paper as an equivalent of Part B.

III. All communications regarding this application must give the application number. Please direct all communications prior to issuance to
Mail Stop ISSUE FEE unless advised to the contrary.

**IMPORTANT REMINDER: Utility patents issuing on applications filed on or after Dec. 12, 1980 may require payment of
maintenance fees. It is patentee's responsibility to ensure timely payment of maintenance fees when due.**

PTOL-85 (Rev. 08/07) Approved for use through 08/31/2010.

Complete and send this form, together with applicable fee(s), to: <u>Mail</u>   Mail Stop ISSUE FEE
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or <u>Fax</u> (571)-273-2885

INSTRUCTIONS: This form should be used for transmitting the ISSUE FEE and PUBLICATION FEE (if required). Blocks 1 through 5 should be completed where appropriate. All further correspondence including the Patent, advance orders and notification of maintenance fees will be mailed to the current correspondence address as indicated unless corrected below or directed otherwise in Block 1, by (a) specifying a new correspondence address; and/or (b) indicating a separate "FEE ADDRESS" for maintenance fee notifications.

CURRENT CORRESPONDENCE ADDRESS (Note: Use Block 1 for any change of address)

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Note: A certificate of mailing can only be used for domestic mailings of the Fee(s) Transmittal. This certificate cannot be used for any other accompanying papers. Each additional paper, such as an assignment or formal drawing, must have its own certificate of mailing or transmission.

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I hereby certify that this Fee(s) Transmittal is being deposited with the United States Postal Service with sufficient postage for first class mail in an envelope addressed to the Mail Stop ISSUE FEE address above, or being facsimile transmitted to the USPTO (571) 273-2885, on the date indicated below.

_____ (Depositor's name)

_____ (Signature)

_____ (Date)

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/712,743	11/14/2000	Roberta L. Patnode	49335.0400	9259

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nonprovisional	NO	$1440	$0	$0	$1440	12/16/2008

EXAMINER	ART UNIT	CLASS-SUBCLASS
AKINTOLA, OLABODE	3691	705-03600R

1. Change of correspondence address or indication of "Fee Address" (37 CFR 1.363).

❏ Change of correspondence address (or Change of Correspondence Address form PTO/SB/122) attached.

❏ "Fee Address" indication (or "Fee Address" Indication form PTO/SB/47; Rev 03-02 or more recent) attached. **Use of a Customer Number is required.**

2. For printing on the patent front page, list

(1) the names of up to 3 registered patent attorneys or agents OR, alternatively,

(2) the name of a single firm (having as a member a registered attorney or agent) and the names of up to 2 registered patent attorneys or agents. If no name is listed, no name will be printed.

1 _____

2 _____

3 _____

3. ASSIGNEE NAME AND RESIDENCE DATA TO BE PRINTED ON THE PATENT (print or type)

PLEASE NOTE: Unless an assignee is identified below, no assignee data will appear on the patent. If an assignee is identified below, the document has been filed for recordation as set forth in 37 CFR 3.11. Completion of this form is NOT a substitute for filing an assignment.

(A) NAME OF ASSIGNEE

(B) RESIDENCE: (CITY and STATE or COUNTRY)

Please check the appropriate assignee category or categories (will not be printed on the patent) : ❏ Individual ❏ Corporation or other private group entity ❏ Government

4a. The following fee(s) are submitted:

❏ Issue Fee

❏ Publication Fee (No small entity discount permitted)

❏ Advance Order - # of Copies _____

4b. Payment of Fee(s): (Please first reapply any previously paid issue fee shown above)

❏ A check is enclosed.

❏ Payment by credit card. Form PTO-2038 is attached.

❏ The Director is hereby authorized to charge the required fee(s), any deficiency, or credit any overpayment, to Deposit Account Number _____ (enclose an extra copy of this form).

5. Change in Entity Status (from status indicated above)

❏ a. Applicant claims SMALL ENTITY status. See 37 CFR 1.27.

❏ b. Applicant is no longer claiming SMALL ENTITY status. See 37 CFR 1.27(g)(2).

NOTE: The Issue Fee and Publication Fee (if required) will not be accepted from anyone other than the applicant; a registered attorney or agent; or the assignee or other party in interest as shown by the records of the United States Patent and Trademark Office.

Authorized Signature _____   Date _____

Typed or printed name _____   Registration No. _____

This collection of information is required by 37 CFR 1.311. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 12 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, Virginia 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, Virginia 22313-1450.

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PHOENIX, AZ 85004-2202	3691
	DATE MAILED: 09/16/2008

Determination of Patent Term Adjustment under 35 U.S.C. 154 (b)
(application filed on or after May 29, 2000)

The Patent Term Adjustment to date is 636 day(s). If the issue fee is paid on the date that is three months after the mailing date of this notice and the patent issues on the Tuesday before the date that is 28 weeks (six and a half months) after the mailing date of this notice, the Patent Term Adjustment will be 636 day(s).

If a Continued Prosecution Application (CPA) was filed in the above-identified application, the filing date that determines Patent Term Adjustment is the filing date of the most recent CPA.

Applicant will be able to obtain more detailed information by accessing the Patent Application Information Retrieval (PAIR) WEB site (http://pair.uspto.gov).

Any questions regarding the Patent Term Extension or Adjustment determination should be directed to the Office of Patent Legal Administration at (571)-272-7702. Questions relating to issue and publication fee payments should be directed to the Customer Service Center of the Office of Patent Publication at 1-(888)-786-0101 or (571)-272-4200.

	Application No.	Applicant(s)
Notice of Allowability	09/712,743	PATNODE ET AL.
	Examiner	Art Unit
	OLABODE AKINTOLA	3691

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address--

All claims being allowable, PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance (PTOL-85) or other appropriate communication will be mailed in due course. **THIS NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RIGHTS.** This application is subject to withdrawal from issue at the initiative of the Office or upon petition by the applicant. See 37 CFR 1.313 and MPEP 1308.

1. ☒ This communication is responsive to *the communication filed on April 22, 2008*.

2. ☒ The allowed claim(s) is/are *1,4,6-8,10,11,14-16,18-21,24-29,31,34-40 and 43-46*.

3. ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).

     a) ☐ All   b) ☐ Some*   c) ☐ None   of the:

        1. ☐ Certified copies of the priority documents have been received.

        2. ☐ Certified copies of the priority documents have been received in Application No. _____ .

        3. ☐ Copies of the certified copies of the priority documents have been received in this national stage application from the
           International Bureau (PCT Rule 17.2(a)).

     * Certified copies not received: _____ .

Applicant has THREE MONTHS FROM THE "MAILING DATE" of this communication to file a reply complying with the requirements noted below. Failure to timely comply will result in ABANDONMENT of this application.
THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.

4. ☐ A SUBSTITUTE OATH OR DECLARATION must be submitted. Note the attached EXAMINER'S AMENDMENT or NOTICE OF
    INFORMAL PATENT APPLICATION (PTO-152) which gives reason(s) why the oath or declaration is deficient.

5. ☐ CORRECTED DRAWINGS (as "replacement sheets") must be submitted.

    (a) ☐ including changes required by the Notice of Draftsperson's Patent Drawing Review (PTO-948) attached

        1) ☐ hereto or 2) ☐ to Paper No./Mail Date _____ .

    (b) ☐ including changes required by the attached Examiner's Amendment / Comment or in the Office action of
        Paper No./Mail Date _____ .

    **Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the drawings in the front (not the back) of
    each sheet. Replacement sheet(s) should be labeled as such in the header according to 37 CFR 1.121(d).**

6. ☐ DEPOSIT OF and/or INFORMATION about the deposit of BIOLOGICAL MATERIAL must be submitted. Note the
    attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

Attachment(s)

1. ☒ Notice of References Cited (PTO-892)

2. ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)

3. ☐ Information Disclosure Statements (PTO/SB/08),
    Paper No./Mail Date _____

4. ☐ Examiner's Comment Regarding Requirement for Deposit
    of Biological Material

5. ☐ Notice of Informal Patent Application

6. ☐ Interview Summary (PTO-413),
    Paper No./Mail Date _____ .

7. ☒ Examiner's Amendment/Comment

8. ☒ Examiner's Statement of Reasons for Allowance

9. ☐ Other _____ .

/Hani M. Kazimi/
Primary Examiner, Art Unit 3691

DETAILED ACTION

EXAMINER'S AMENDMENT

An examiner's amendment to the record appears below. Should the changes and/or

additions be unacceptable to applicant, an amendment may be filed as provided by 37 CFR

1.312. To ensure consideration of such an amendment, it MUST be submitted no later than the

payment of the issue fee.

Authorization for this examiner's amendment was given in a telephone interview with

Howard Sobelman on 6/4/08.

1. (Currently amended) A method of creating financial advice applications, comprising:

receiving, from a plurality of disparate providers, a plurality of distinct financial advice services,

wherein each of said a plurality of distinct financial advice services comprises executable code;

receiving a request including financial data at a financial advice application, wherein said

financial advice application is configured to use said financial data to provide financial planning

and advice, wherein said financial data is related to financial need, preferred financial strategy

and economic class of an entity;

evaluating said request to identify a subset of said plurality of distinct financial advice services

based on said financial need, preferred financial strategy and economic class;

identifying said subset based on said ~~at least one of~~ financial need, preferred financial strategy

and economic class;

compiling data requirements unique to said entity based on said financial need, said preferred

financial strategy and said economic class, wherein said data requirements include format and

value properties in accordance with said subset;

compiling a data entry page having fields for collecting information relating to said financial

need, preferred financial strategy and economic class based on said data requirements, wherein

said fields are populated by at least one of a ~~said~~ client and a representative of said client <u>via a</u>

<u>client computer</u>, to create fields populated with said information relating to said financial need,

preferred financial strategy and economic class;

applying to said fields said format and said value properties as metadata to enforce data entry

rules;

transmitting said financial data to said client computer in the form of a financial advice

application, wherein said financial advice application is fully executable at said client computer;

scripting requests from said client computer such that a single request creates said financial

advice application;

receiving a completed data entry page including field data based on said data requirements and

said subset, wherein said field data is entered by said at least one of said client and said

representative;

determining when said field data complies with said data entry rules;

formatting said field data into a format that is usable by each of said subset;

transmitting said field data to said subset, wherein said subset processes said field data to provide

said financial planning and advice;

receiving said financial planning and advice from each of said subset;

formatting said financial planning and advice received from each of said subset to a standardized

data format;

comparing said financial planning and advice to stored economic group data, and,

determining specific strategies for said financial planning and advice based upon said

comparison of said stored economic group data.

11. (Currently amended) A system for creating financial advice applications, comprising:

a client computer having an application program implemented thereon, wherein said application

program comprises a module and said module corresponds to a financial advice service; and,

wherein said financial advice application is configured to:

receive, from a plurality of disparate providers, a plurality of distinct financial advice services,

wherein each of said a plurality of distinct financial advice services comprises executable code;

evaluate a request to identify a subset of said plurality of distinct financial advice services based

on financial need, preferred financial strategy and economic class of an entity;

identify said subset based on said financial need, preferred financial strategy and economic class;

compile data requirements unique to said entity including format and value properties based on a

financial position and a lifetime goal, wherein said lifetime goal is related to at least one of:

education, wealth accumulation, retirement, estate planning, tax planning, survivorship,

disability, and long-term;

compile a data entry page having fields for collecting information relating to said at least one of:

financial need, preferred financial strategy and economic class based on said data requirements,

wherein said fields are populated by at least one of said client and a representative of said client

<u>via a client computer</u>, to create fields populated with said information relating to said financial

need, preferred financial strategy and economic class;

applying to said fields said format and said value properties as metadata to enforce data entry

rules;

use data defined by said current financial position and said lifetime goal to provide financial

planning and advice;

convert data transmissions between at least one of said client computer, said subset, and said

financial advice application into a standardized data format;

receive data from said subset in order to create a financial advice application, wherein said

financial advice application is configured to script requests from said client computer such that a

single request creates said financial advice application;

transmit said financial advice application to said client computer, wherein said financial advice

application is fully executable at said client computer;

receive a completed data entry page including field data based on said data requirements and said

plurality of financial advice services, wherein said field data is entered by said at least one of

said client and said representative;

determine when said field data complies with said data entry rules; and, transmit said field data

to said, wherein said subset processes said field data to provide said financial planning and

advice;

receive said financial planning and advice from each of said subset;

format said financial planning and advice received from each of said subset to a standardized

data format;

compare said financial planning and advice to stored economic group data, and,

determine specific strategies for said financial planning and advice based upon said comparison

of said stored economic group data.

21. (Currently amended) A computer-readable storage medium encoded with processing

instructions stored thereon, wherein said processing instructions are configured to direct a

computer to perform the steps of:

receiving, from a plurality of disparate providers, a plurality of distinct financial advice services,

wherein each of said a plurality of distinct financial advice services comprises executable code;

receiving a request including financial data at a financial advice application, wherein said

financial advice application is configured to use said financial data to provide financial planning

and advice, wherein said financial data is related to financial need, preferred financial strategy

and economic class of an entity;

evaluating said request to identify a subset of said plurality of distinct financial advice

services based on said financial need, preferred financial strategy and economic class;

identifying said subset based on said at least one of: financial need, preferred financial strategy

and economic class;

compiling data requirements unique to said entity based on said financial need, said preferred

financial strategy and said economic class, wherein said data requirements include format and

value properties in accordance with said subset;

compiling a data entry page having fields for collecting information relating to said financial

need, preferred financial strategy and economic class based on said data requirements, wherein

said fields are populated by at least one of said client and a representative of said client, to create

fields populated with said information relating to said at least one of : financial need, preferred

financial strategy and economic class;

applying to said fields said format and said value properties as metadata to enforce data entry

rules;

transmitting said financial data to said client computer in the form of a financial advice

application, wherein said financial advice application is fully executable at said client computer;

scripting requests from said client computer such that a single request creates said financial

advice application;

receiving a completed data entry page including field data based on said data requirements and

said subset, wherein said field data is entered by said at least one of said client and said

representative <u>via a client computer</u>;

determining when said field data complies with said data entry rules;

formatting said field data into a format that is usable by each of said subset;

transmitting said field data to said subset, wherein said subset processes said field data to provide

said financial planning and advice;

receiving said financial planning and advice from each of said subset;

formatting said financial planning and advice received from each of said subset to a standardized

data format;

comparing said financial planning and advice to stored economic group data, and

determining specific strategies for said financial planning and advice based upon said

comparison of said stored economic group data.

31. (Currently amended) A device for creating financial advice applications, which device

comprises:

a central processor;

a storage device in communication with said central processor;

and a memory connected to said central processor, wherein said memory includes an operating

system for storing and executing a program which controls operation of said central processor;

wherein said central processor is operative with an advice utility server to:

receive, from a plurality of disparate providers, a plurality of distinct financial advice services,

wherein each of said a plurality of distinct financial advice services comprises executable code;

evaluate a request to identify a subset of said plurality of distinct financial advice services based

on financial need, preferred financial strategy and economic class of an entity;

identify said subset based on said financial need, preferred financial strategy and economic class;

compile data requirements unique to said entity including format and value properties based on a

financial position and a lifetime goal, wherein said lifetime goal is related to at least one of:

education, wealth accumulation, retirement, estate planning, tax planning, survivorship,

disability, and long-term;

compile a data entry page having fields for collecting information relating to said financial need,

preferred financial strategy and economic class based on said data requirements, wherein said

fields are populated by at least one of said client and a representative of said client via a client

computer, to create fields populated with said information relating to said financial need,

preferred financial strategy and economic class;

applying to said fields said format and said value properties as metadata to enforce data entry

rules;

use data defined by said current financial position and said lifetime goal to provide financial

planning and advice;

convert data transmissions between at least one of said client computer, said subset, and said

financial advice application into a standardized data format;

receive data from said subset in order to create a financial advice application, wherein said

financial advice application is configured to script requests from said client computer such that a

single request creates said financial advice application;

transmit said financial advice application to said client computer, wherein said financial advice

application is fully executable at said client computer;

receive a completed data entry page including field data based on said data requirements and said

plurality of financial advice services, wherein said field data is entered by said at least one of

said client and said representative;

determine when said field data complies with said data entry rules; and, transmit said field data

to said subset, wherein said subset processes said field data to provide said financial planning

and advice;

receive said financial planning and advice from each of said subset;

format said financial planning and advice received from each of said subset to a standardized

data format;

compare said financial planning and advice to stored economic group data, and,

determine specific strategies for said financial planning and advice based upon said comparison

of said stored economic group data.

40. (Currently amended) A method of using a financial advice application, comprising:

implementing a financial advice application comprising at least one of establishing a connection

to a Web server and accessing said financial advice application on a desktop wherein data

transmitted between a financial advice application and at least one of a Web server and a desktop

is in a standardized data format;

receiving, from a plurality of disparate providers, a plurality of distinct financial advice services,

wherein each of said a plurality of distinct financial advice services comprises executable code;

receiving a request including financial data at said financial advice service, wherein said

financial data is related current financial position and a lifetime goal of an entity;

evaluating said request to identify a subset of said plurality of distinct financial advice services

based on said current financial position and a lifetime goal of an entity, wherein said lifetime

goal is related to at least one of education, wealth accumulation, retirement, estate planning, tax

planning, survivorship, disability, and long-term care from said advice utility server;

compiling data requirements unique to said entity based on said current financial position and

said lifetime goal, wherein said data requirements include format and value properties in

accordance with said subset;

compiling a data entry page having fields for collecting information relating to said financial

need, preferred financial strategy and economic class based on said data

requirements, wherein said fields are populated by at least one of said client and a representative

of said client <u>via a client computer</u>, to create fields populated with said information relating to

said financial need, preferred financial strategy and economic class;

applying to said fields said format and said value properties as metadata to enforce data entry

rules;

transmitting said financial data to said client computer in the form of a financial advice

application, wherein said financial advice application is fully executable at said client computer;

processing instructions configured to direct a computer to perform the step of scripting requests

from said application program such that a single request creates said financial advice application;

receiving a completed data entry page including field data based on said data requirements and

said subset, wherein said field data is entered by said at least one of said client and said

representative;

determining when said field data complies with said data entry rules;

formatting said field data into a format that is usable by each of said subset;

transmitting said field data to said subset, wherein said subset ~~process~~ <u>processes</u> said field data to

provide said financial planning and advice;

receiving said financial planning and advice from each of said subset;

formatting said financial planning and advice received from each of said subset to a standardized

data format;

comparing said financial planning and advice to stored economic group data, and,

determining specific strategies for said financial planning and advice based upon said

comparison of said stored economic group data

46. (Currently amended) A method for providing comprehensive online financial planning

advice, the method comprising:

receiving, from a plurality of disparate providers, a pluralit7 of distinct financial advice services,

wherein each of said a plurality of distinct financial advice services comprises executable code;

establishing a connection to a client computer having an application program comprising a

module, wherein said module corresponds to a financial advice service;

receiving user-supplied data and a request for a financial advice service, wherein said user-

supplied data comprises at least one of economic group data and goals and wherein said

economic group data comprises at least one of membership data, demographics data, and

financial data and wherein said financial advice application includes a roadmap service

configured to use financial data to provide financial planning and advice;

evaluating economic group data to identify said plurality of distinct financial advice services,

wherein said economic group data is defined by a current financial position and a lifetime goal of

an entity, wherein the lifetime goal is related to at least one of education, wealth accumulation,

retirement, estate planning, tax planning, survivorship, disability, and long-term care;

identifying a subset of said plurality of distinct financial advice services based on

financial need, preferred financial strategy and economic class;

compiling data requirements unique to said entity based on said current financial position and

said lifetime goal, wherein said data requirements include format and value properties in

accordance with said subset;

compiling a data entry page having fields for collecting information relating to said financial

need, preferred financial strategy and economic class based on said data requirements, wherein

said fields are populated by at least one of said client and a representative of said client <u>via a</u>

<u>client computer,</u> to create fields populated with said information relating to said financial need,

preferred financial strategy and economic class;

applying to said fields said format and said value properties as metadata to enforce data entry

rules;

transmitting said financial data to said client computer in the form of a financial advice

application, wherein said financial advice application is fully executable at said client computer;

transmitting and displaying said financial planning and advice results to said user;

processing instructions configured to direct a computer to perform the step of scripting requests

such that a single request creates said financial advice application;

receiving a completed data entry page including field data based on said data requirements and

said subset, wherein said field data is entered by said at least one of said client and said

representative;

determining when said field data complies with said data entry rules;

formatting said field data into a format that is usable by each of said subset;

transmitting said field data to said subset, wherein said subset processes said field data to provide

said financial planning and advice;

receiving said financial planning and advice from each of said subset;

formatting said financial planning and advice received from each of said subset to a standardized

data format;

comparing said financial planning and advice to stored economic group data, and,

determining specific strategies for said financial planning and advice based upon said

comparison of said stored economic group data.

Allowable Subject Matter

Claims 1, 4, 6-8, 10-11, 14-16, 18-21, 24-29, 31, 34-40 and 43-46 are allowed.

Examiner's Statement of Reason for allowance

The following is a statement of reasons for the indication of allowable subject matter:

The most relevant references are the *Doerr et al* reference, *Jones et al* reference and the

Hitchcock reference.

The *Doerr et al* reference discloses a financial advice system that may be implemented

with existing applications by enabling a developer to place trigger points throughout the program

code of the existing application. As the program code is executed and a trigger point is reached,

the Doerr system obtains information relating to the user. The user information is tested against a

number of conditions corresponding to the trigger point. When a condition is met, the Doerr

system retrieves an advice template corresponding to the condition and compares template

information to display state information to determine whether to display the advice from the

template. Doerr discloses that the advice templates contain static information that controls the

characteristics of how advice appears to the application user. This information is stored within

various template fields and the fields include a variable value, such that the variables may be

substituted with user specific information before the advice is displayed to the user. The template

disclosed by Doerr is for compiling and presenting advice information to the user. Although

Doerr generally refers to template fields, the template fields are not provided to the user for data

entry purposes, but rather to provide information to the user in the form of advice.

     Jones et al reference discloses a financial advice system. Jones system provides

investment return models to help an investor select an investment plan that best conforms to his

individual financial needs and goals. Return scenarios are created based on assets that are

classified into groups and a return model reflects the performance of one or more classes under

future scenarios of economic factors. Jones discloses that a user may interact with the system to

map each financial product selected from a number of available financial products to one or

more asset classes. Jones enables the user to adjust variable values according to their specific

retirement goals. The system provides a standard web form with fields and/or dropdown menus.

The user interacts with the system, for example, by selecting a retirement age, entering an

estimated savings rate, etc. The system then performs a calculation based on the user input to

present the user with a retirement scenario. Jones system presents the same form fields regardless

of these scenarios, rather than compiling the form fields in relation to a specific scenario.

     Hitchcock reference discloses a system for managing the application process for various

institutions. Specifically, the Hitchcock system is directed toward providing a context sensitive

online application system for walking a prospective student through college entrance application

completion. Hitchcock includes a universal forms engine that facilitates the creation and

processing of customized forms and sharing certain pieces of information between forms to

reduce data entry requirements. For example, a college application form may require the

prospective student to enter undergraduate information including schools, addresses, Grade Point

Average (GPA), etc. A related form pertaining to financial aid may require similar such

information, so information can be shared between the two forms eliminating the need for

redundant data entry. Hitchcock assembles forms based on variables relating to the prospective

student and the selected college. This is similar to other known form based systems that present

forms based on information entered in preceding forms. For example, most income tax

applications such as, for example TurboTax, are designed to walk a tax payer through a series of

steps including forms for entering income and expense related data. Based on information

entered in one form (e.g., filing with dependents vs. filing independently), the system is able to

select forms that are applicable to the user's situation. However, this is significantly different

from what is disclosed by the presently claimed invention, which selects a group of independent

software modules based on the specific needs of the user and performs an analysis to determine

the data requirements for each selected application. Accordingly, this analysis allows the

presently claimed invention to assemble data entry forms that are specific to the selected

applications, which subsequently use the data to perform their intended functions. Significantly,

the presently claimed invention is an open-ended system that allows any number of very

specialized software applications (services) to be developed independently and added to the

system as resources.

The *Doerr et al* , *Jones et al* and the *Hitchcock* references individually or in combination

fail to disclose a method for creating a financial advice applications comprising the steps of.

receiving, from a plurality of disparate providers, a plurality of distinct financial advice services,

wherein each of said a plurality of distinct financial advice services comprises executable code;

compiling data requirements unique to said entity based on said financial need, said preferred

financial strategy and said economic class, wherein said data requirements include format and

value properties in accordance with said subset;

compiling a data entry page having fields for collecting information relating to said financial

need, preferred financial strategy and economic class based on said data requirements, wherein

said fields are populated by at least one of a client and a representative of said client via a client

computer, to create fields populated with said information relating to said financial need,

preferred financial strategy and economic class;

Updated searches revealed no references that disclosed the claimed invention, nor were any

further references identified which could be reasonable combined with *Doerr et al* , *Jones et al*

and the *Hitchcock* references.

For this reason, claims 1, 4, 6-8, 10-11, 14-16, 18-21, 24-29, 31, 34-40 and 43-46 are deemed to

be allowable over prior art of record.

Any comments considered necessary by the applicant must be submitted no later than the

payment of the issue fee and, to avoid processing delays, should preferably accompany the issue

fee. Such submissions should be clearly labeled "Comments on Statement of Reason for

Allowance".

Conclusion

Any inquiry concerning this communication or earlier communications from the

examiner should be directed to Olabode Akintola whose telephone number is 571-272-3629.

The examiner can normally be reached on M-F 8:30AM -5:00PM.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's

supervisor, Alexander Kalinowski can be reached on 571-272-6771. The fax phone number for

the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent

Application Information Retrieval (PAIR) system. Status information for published applications

may be obtained from either Private PAIR or Public PAIR. Status information for unpublished

applications is available through Private PAIR only. For more information about the PAIR

system, see http://pair-direct.uspto.gov. Should you have questions on access to the Private PAIR

system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would

like assistance from a USPTO Customer Service Representative or access to the automated

information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

OA

/Hani M. Kazimi/
Primary Examiner, Art Unit 3691